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FIG. 1

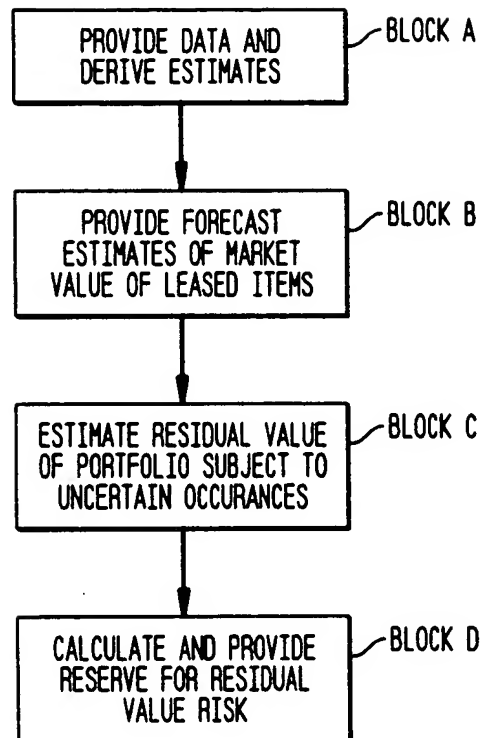
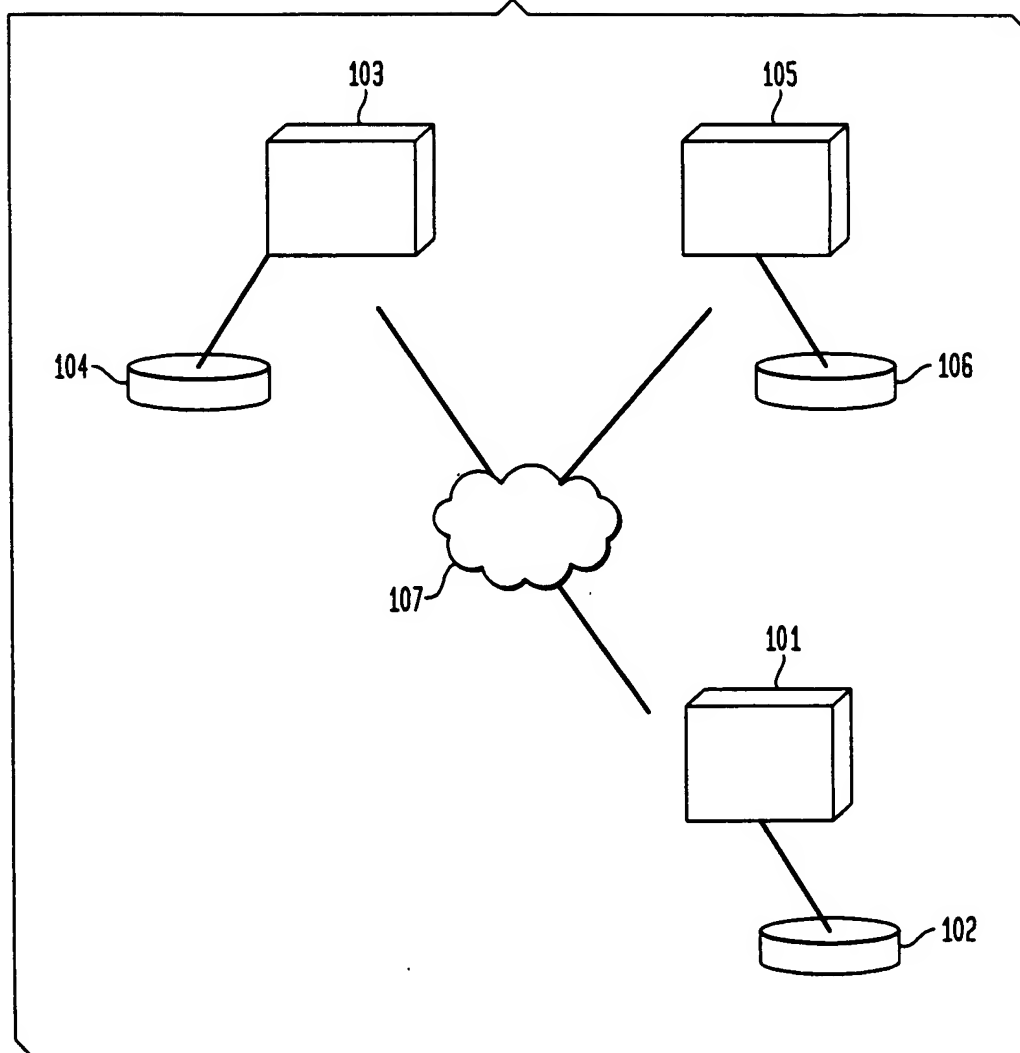


FIG. 1A





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FIG. 2

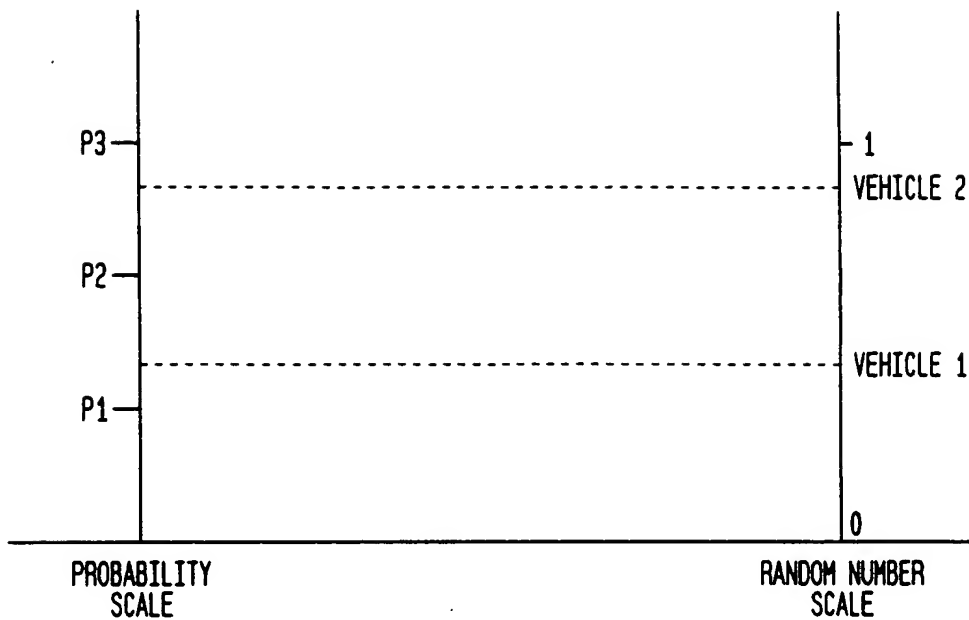


FIG. 3

FRACTION OF VEHICLES FOR
WHICH RETURN OCCURENCE
HAS NOT YET HAPPENED

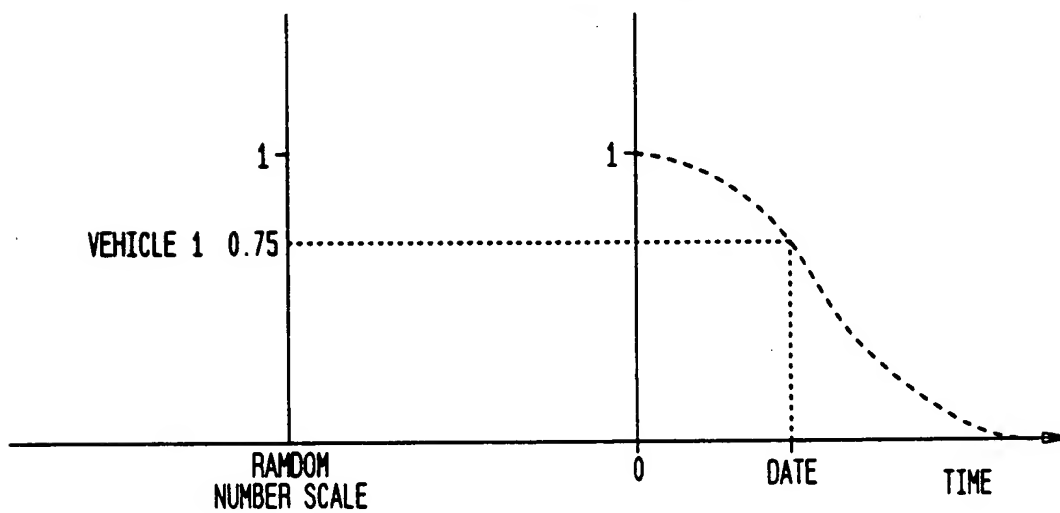
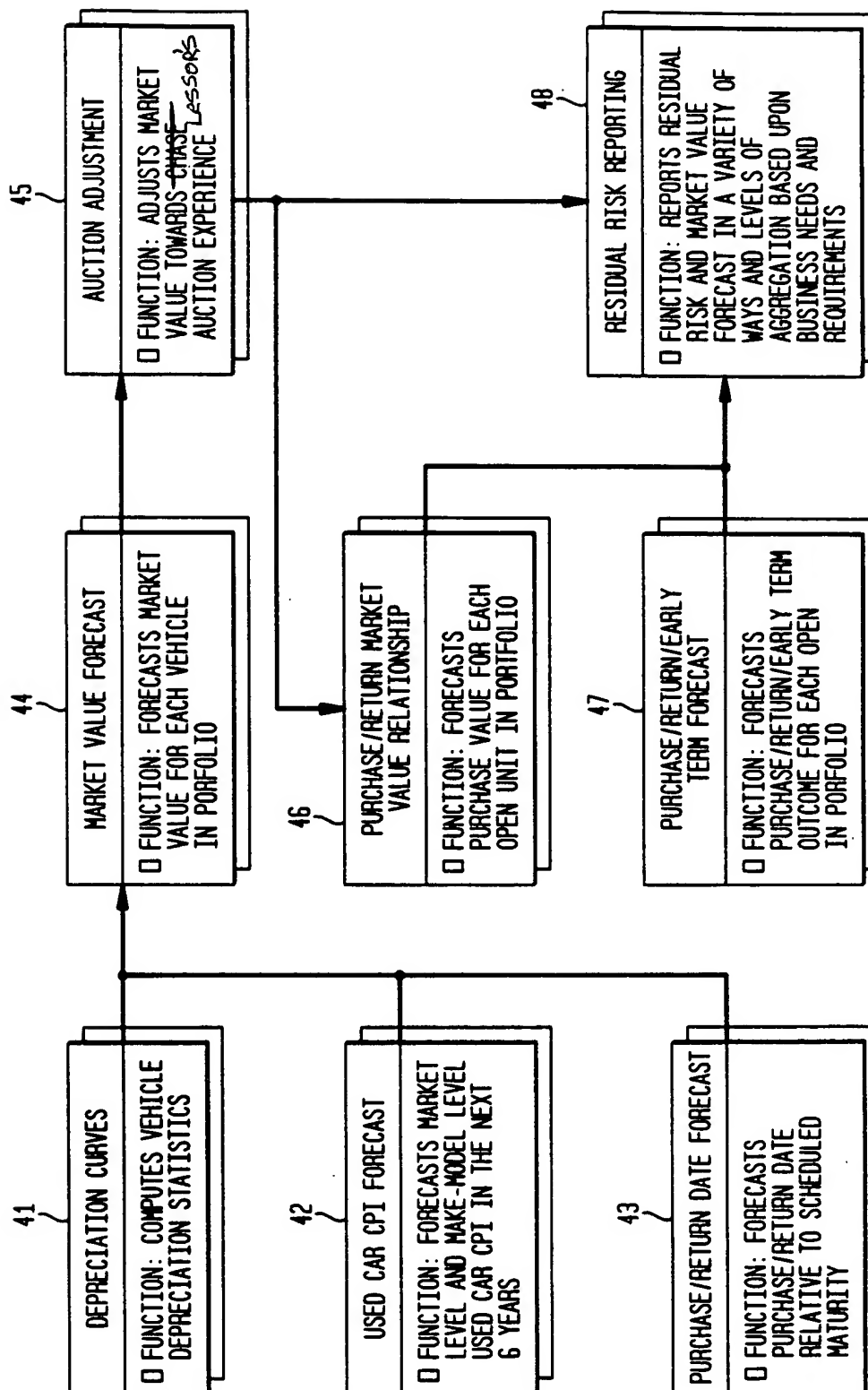


FIG. 4





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FIG. 5

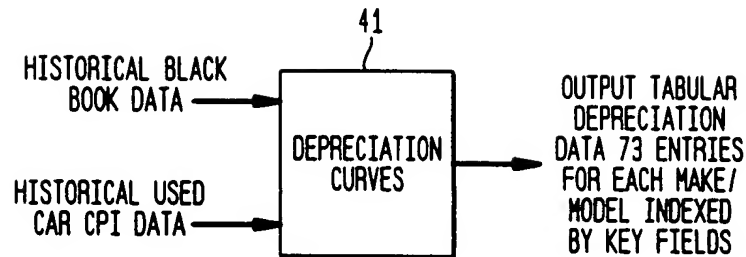
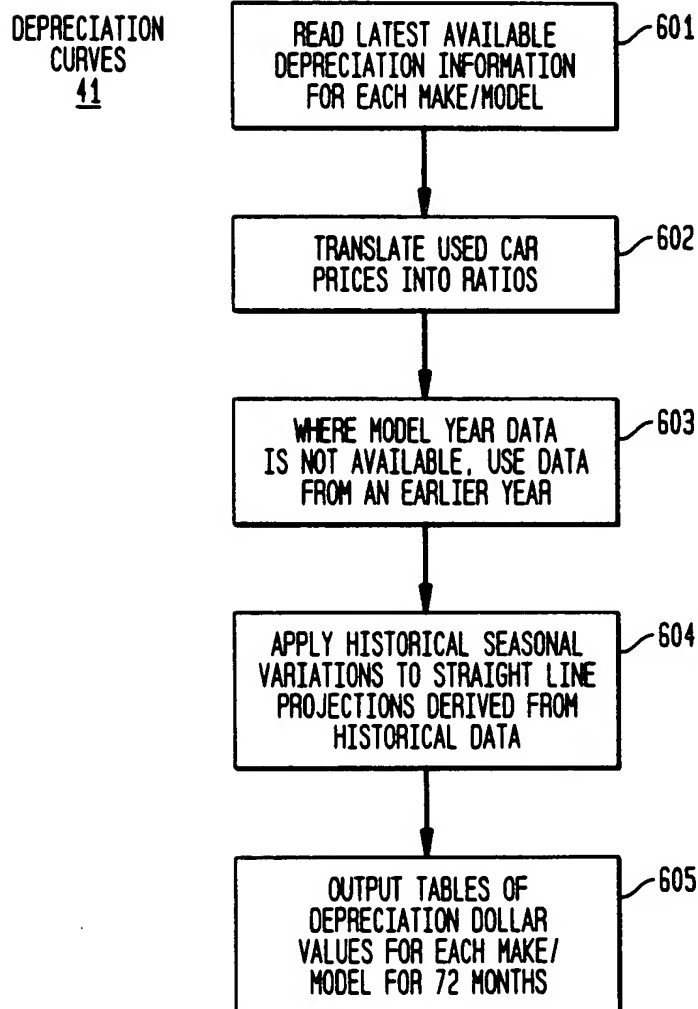


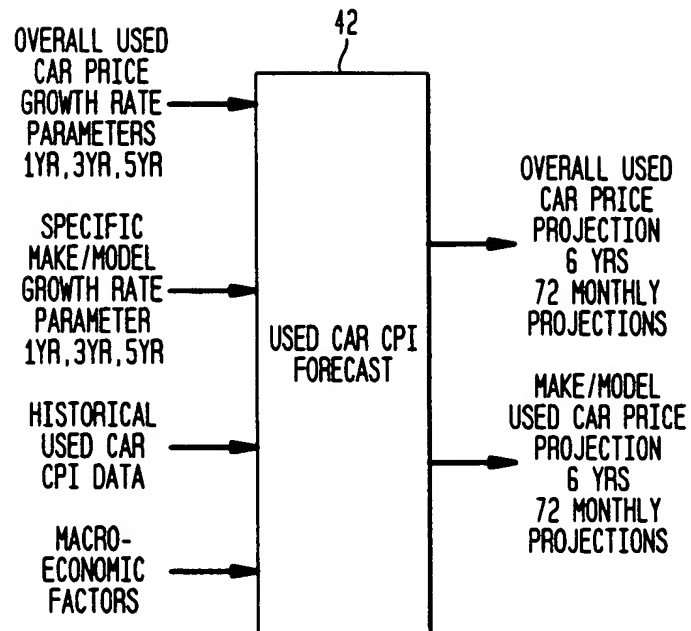
FIG. 6





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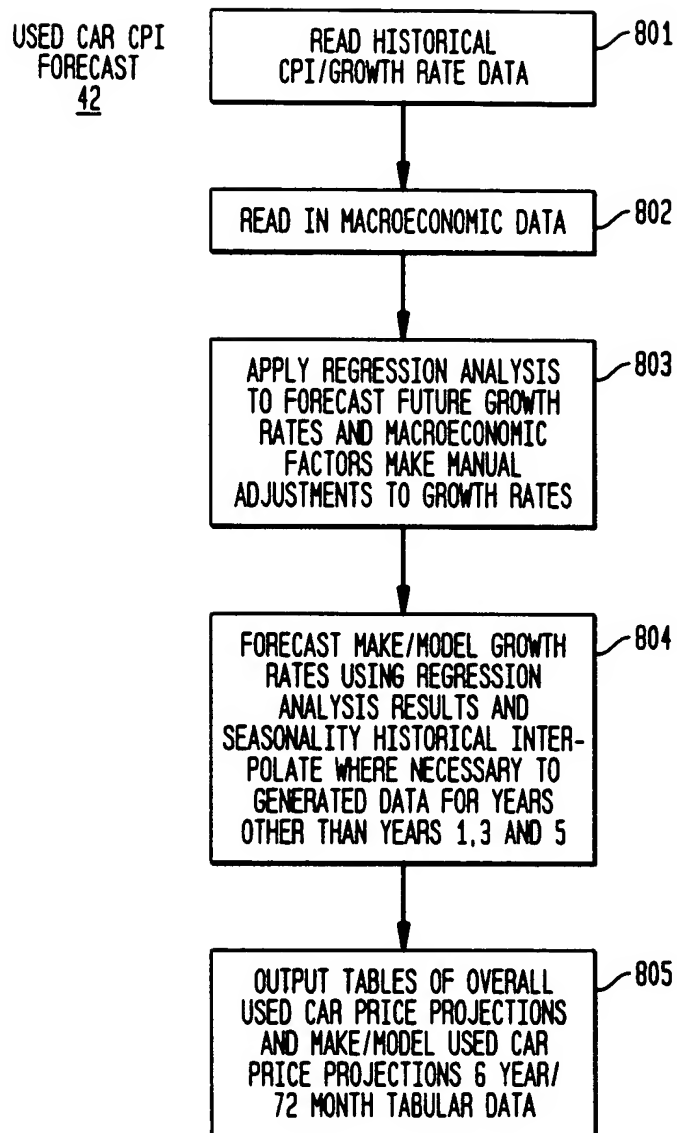
FIG. 7





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FIG. 8





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FIG. 9

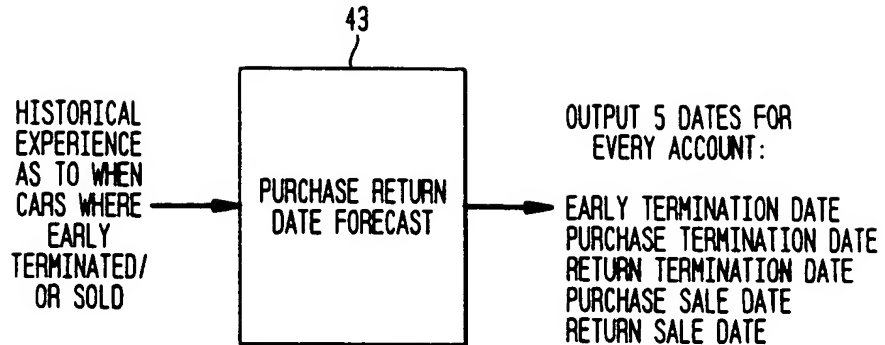
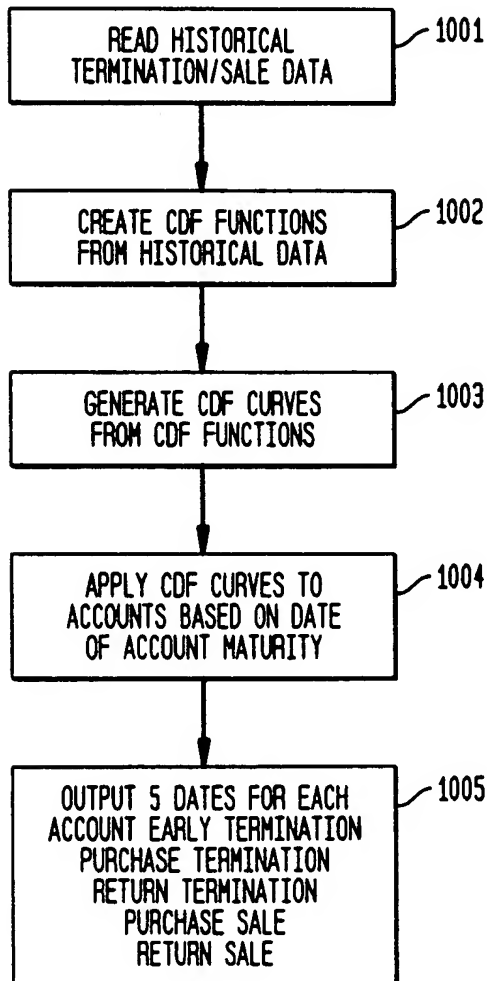


FIG. 10

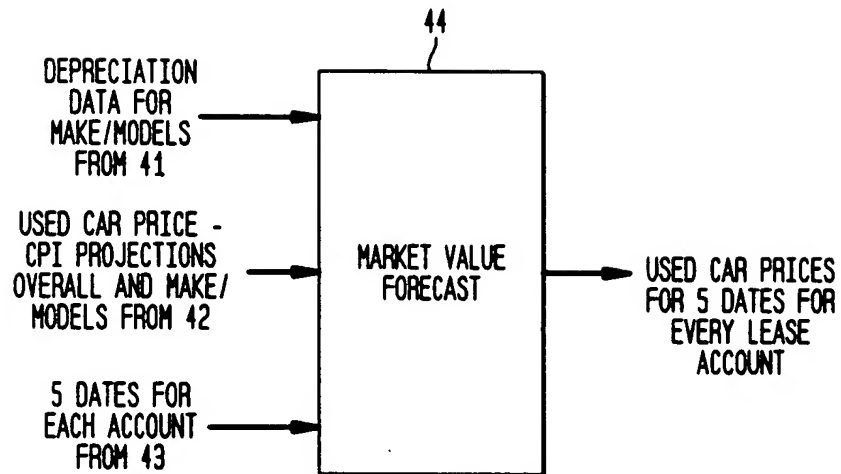
PURCHASE/RETURN
DATE FORECAST
43





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FIG. 11





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FIG. 12

MARKET VALUE
FORECAST
44

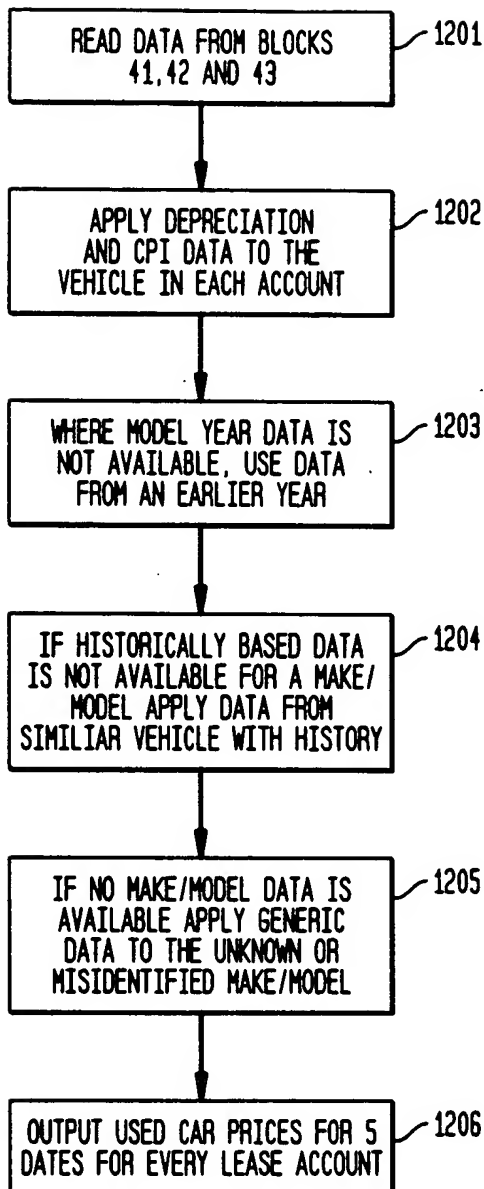
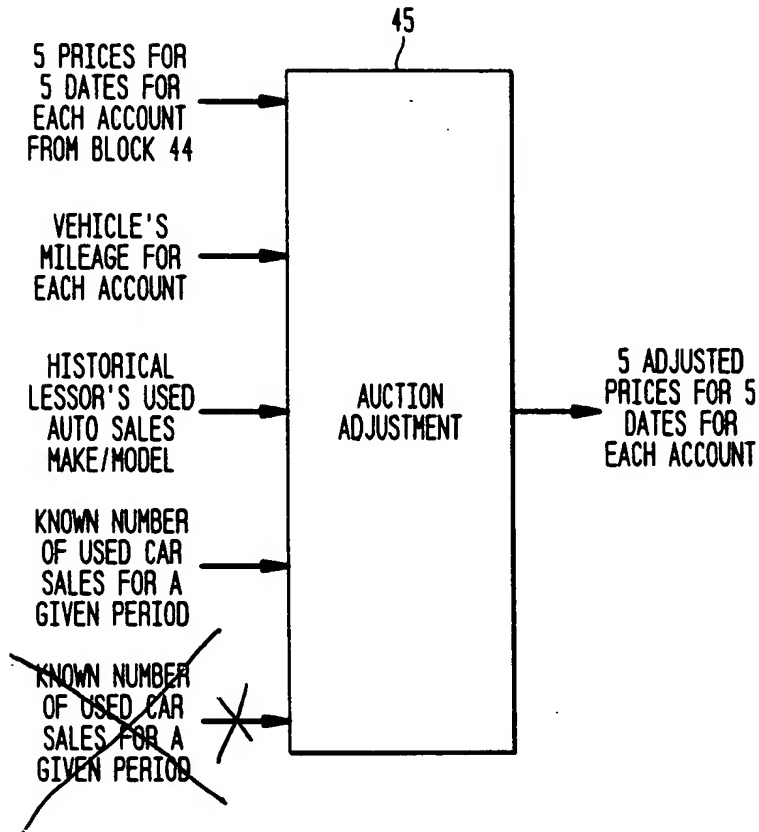


FIG. 13





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FIG. 14

AUCTION
ADJUSTMENT
45

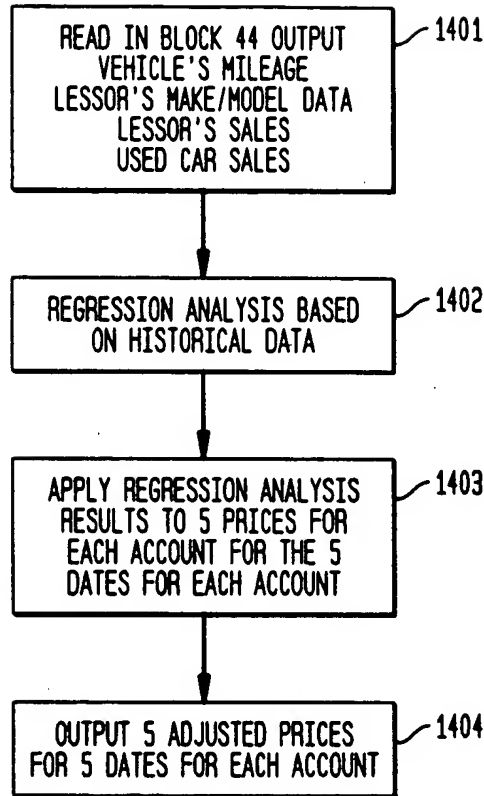
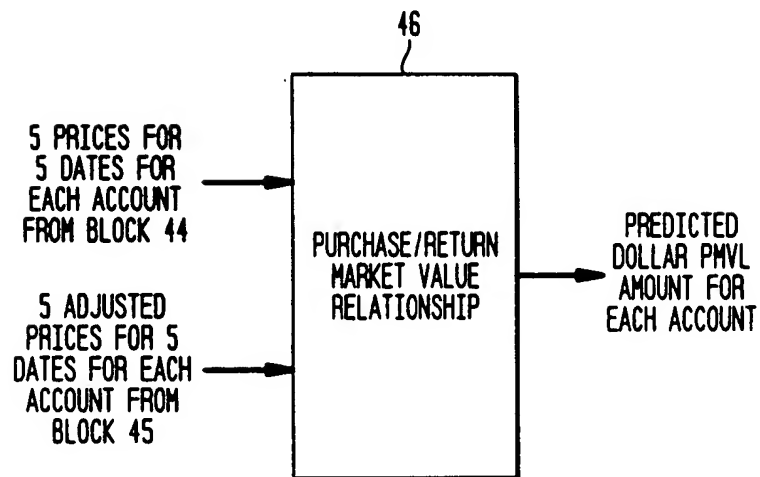


FIG. 15

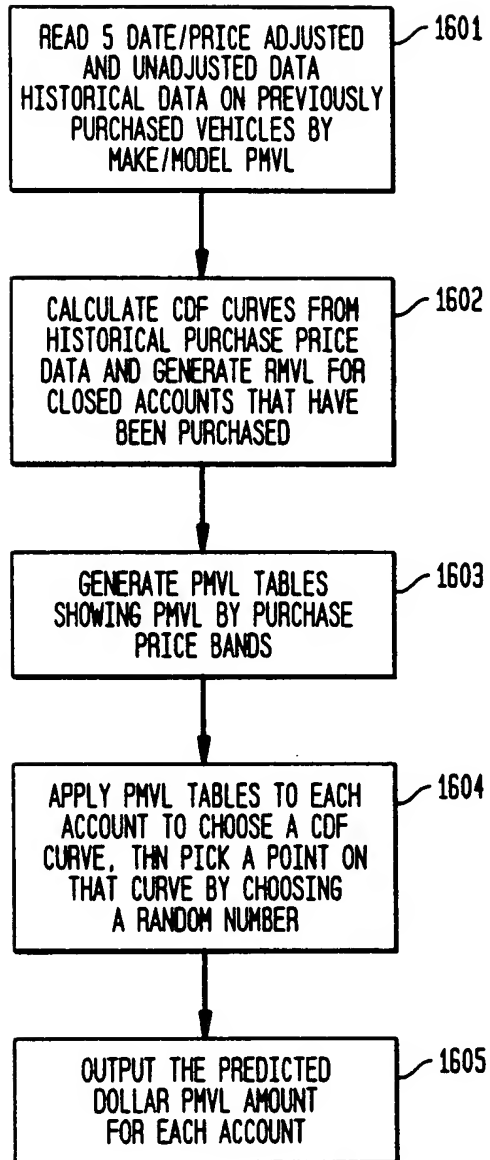




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FIG. 16

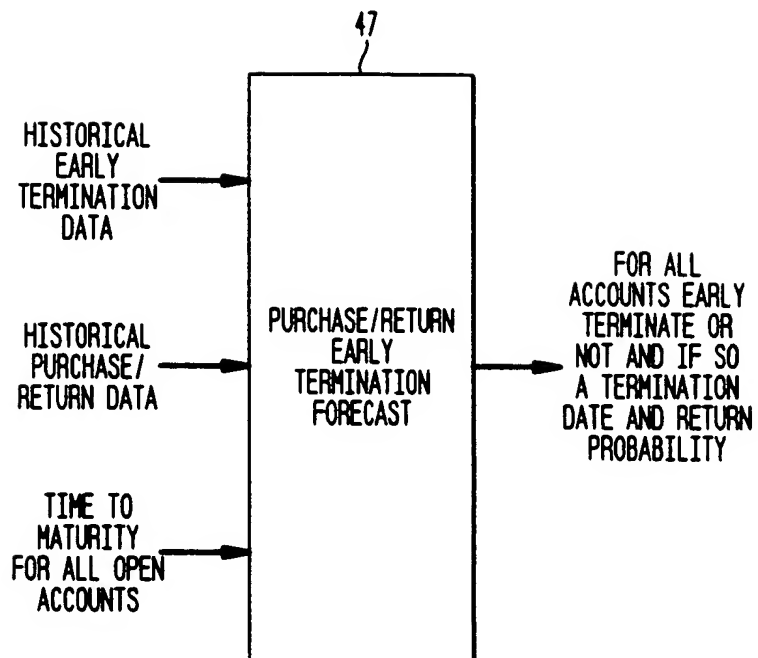
PURCHASE/RETURN
MARKET VALUE
RELATIONSHIP
46





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FIG. 17



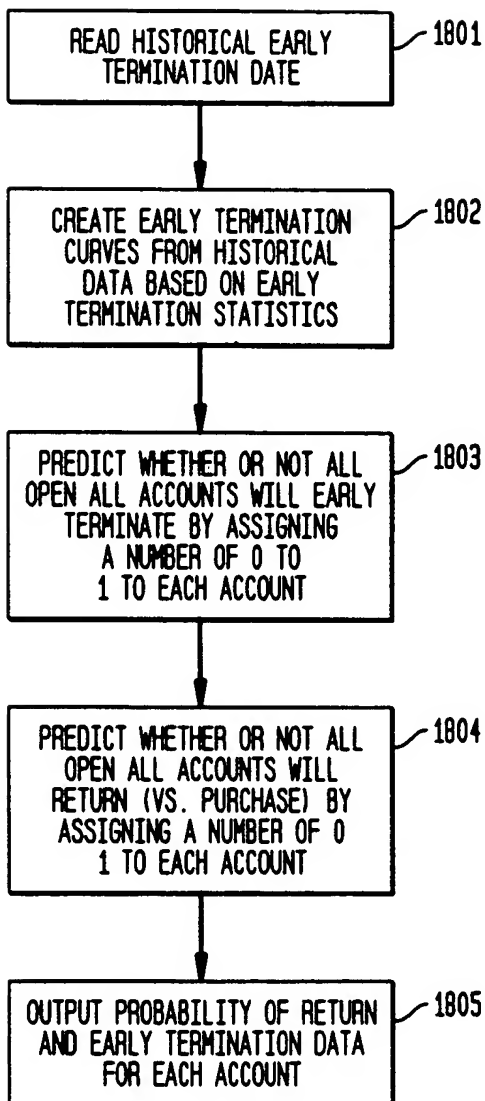


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FIG. 18

PURCHASE/RETURN/
EARLY TERMINATION
FORECAST

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FIG. 19

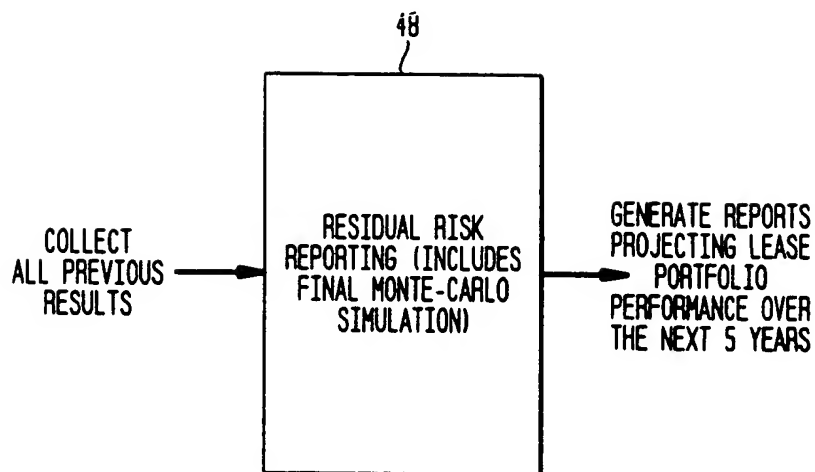


FIG. 20

